



Mission: FACT Oregon empowers families, youth, and communities to navigate disability systems, advocating together for disability justice and policy change so that people with disabilities have what they need to thrive at home, in school, and in their communities.

May 12, 2025

Chair Rob Nosse

Vice-Chair Cyrus Javadi

Vice-Chair Travis Nelson

Members of the House Committee on Behavioral Health and Health Care

RE: Support for SB 1181 – Expanding Affordable Medigap Plans

Dear Chair Nosse, Vice-Chair Javadi, Vice-Chair Nelson, and Members of the Committee,

FACT Oregon is a family-led, statewide nonprofit that empowers families, youth, and communities to navigate disability systems—advocating together for disability justice and policy change so that people with disabilities have what they need to thrive at home, in school, and in their communities. Since 2012, we have served as Oregon’s state and federally designated Parent Training and Information Center (PTI) for special education. Additionally, since 2009, we have supported families with intellectual and developmental disability (I/DD) as a Family Network currently serving Multnomah and Washington counties.

We support SB 1181, as amended, because it represents a thoughtful and necessary step toward health equity for Oregonians on Medicare—especially those with disabilities and chronic health needs. The bill establishes a predictable, annual 60-day open enrollment window during which individuals can purchase a Medicare Supplement (Medigap) plan without being penalized or denied based on health status. It also prohibits medical underwriting for pre-existing conditions, removing a longstanding barrier that has prevented too many from accessing the coverage they need.

Under the current system, individuals who miss a narrow enrollment window or face a life-changing diagnosis are left to navigate a patchwork of exceptions, financial penalties, or outright denials. SB 1181 fixes this by establishing clear, fair rules for access.

People with disabilities, older adults, and those living with serious medical conditions should not be excluded from the Medigap market simply because they need care. SB 1181 balances access and cost in a practical, equitable way.

We urge your support for SB 1181 with the -1 amendment and thank you for your time and consideration.

Christy Reese

Executive Director

FACT Oregon